

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION  
[www.flmb.uscourts.gov](http://www.flmb.uscourts.gov)**

In re:

Case No. 8-15-bk-10162-CPM  
Chapter 13

Karl Dudley Crawford and Cheryl Annette Crawford

Debtors.

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**TRUSTEE'S UNFAVORABLE RECOMMENDATION  
AND OBJECTIONS TO CONFIRMATION OF THE PLAN**

TO: Clerk, United States Bankruptcy Court

1. The Debtors' Petition for Relief to Chapter 13 was converted on January 20, 2016.

2. Trustee's Recommendation to the Court. The Trustee cannot recommend confirmation of the Chapter 13 Plan at this time for the following reason(s):

1. The Debtors' Petition for Relief to Chapter 13 was filed on October 06, 2015

2. Trustee's Recommendation to the Court. The Trustee cannot recommend confirmation of the Chapter 13 Plan at this time for the following reason(s):

3. It does not appear that the Debtor has dedicated all disposable income to the proposed Plan as required by 11 U.S.C. §1325(b)(1)(B).

(a) The Trustee hereby requests the following additional documents pursuant to the District-wide Amended Administrative Order Prescribing Procedures for Chapter 13 Cases (FLMB-2015-8) to determine if the Debtors have dedicated all disposable income to the Plan: proof of family support; proof of child support for Debtor's wife, and arrearage amount.

(b) Pursuant to the District-wide Amended Administrative Order Prescribing Procedures for Chapter 13 Cases (FLMB-2015-8), the Debtors must provide complete copies of all tax returns to the Trustee's office within 14 days of filing the return and all tax refunds shall be turned over to the Trustee, in addition to the regular monthly Plan payments, beginning with the tax year 2016. **The Debtors shall spend no tax refund without prior court approval.**

4. According to Schedules I and J, it does not appear that the Debtors have sufficient disposable income to fund the proposed Plan as required by 11 U.S.C. §1325(a)(6). An amended budget must be filed.

/s/ Jon M. Waage  
Jon M. Waage  
Chapter 13 Standing Trustee  
P.O. Box 25001  
Bradenton, Florida 34206  
Phone: (941) 747-4644  
FAX: (941) 750-9266

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing Trustee's Unfavorable Recommendation and Objections to Confirmation of the Plan has been furnished electronically and/or by First Class US Mail to **Karl Dudley Crawford and Cheryl Annette Crawford**, 13905 Noble Park Drive, Odessa, FL 33556, and **Robert D. DeLeon, Esquire**, Kaufman, Englett & Lynd, P.L.L.C., 150 North Orange Avenue, Suite 100, Orlando, FL 32801, and the **U.S. Trustee**, 501 East Polk Street, Suite 1200, Tampa, Florida 33602 on this 15<sup>th</sup> day of March, 2016.

/s/ Jon M. Waage

JMW/ADT/phl